

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Middle District of Florida				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Scarborough, Edmund Craig			Name of Joint Debtor (Spouse) (Last, First, Middle): Scarborough, Yvonne Kay		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-3287			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7439		
Street Address of Debtor (No. and Street, City, and State): 6850 CR 540 East Haines City, FL <div style="text-align: right;">ZIP Code 33844</div>			Street Address of Joint Debtor (No. and Street, City, and State): 6850 CR 540 East Haines City, FL <div style="text-align: right;">ZIP Code 33844</div>		
County of Residence or of the Principal Place of Business: Polk			County of Residence or of the Principal Place of Business: Polk		
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		
Location of Principal Assets of Business Debtor (if different from street address above): IBCS Mining, Inc. 944 Glenwood Station Ln, Ste 104 Charlottesville, VA 22901					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

B1 (Official Form 1)(04/13)

Page 2

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

**Scarborough, Edmund Craig
Scarborough, Yvonne Kay****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Middle District of Florida, Tampa Division**

Case Number:

8:01-bk-24043

Date Filed:

12/28/01

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

See Attachment

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

**Scarborough, Edmund Craig
Scarborough, Yvonne Kay****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Edmund Craig ScarboroughSignature of Debtor **Edmund Craig Scarborough****X /s/ Yvonne Kay Scarborough**Signature of Joint Debtor **Yvonne Kay Scarborough**

Telephone Number (If not represented by attorney)

July 16, 2014

Date

Signature of Attorney***X /s/ Perry G. Gruman, Esquire**

Signature of Attorney for Debtor(s)

Perry G. Gruman, Esquire 396052

Printed Name of Attorney for Debtor(s)

Perry G. Gruman, P.A.

Firm Name

**3400 W. Kennedy Blvd.
Tampa, FL 33609**

Address

Email: ross@grumanlaw.com**813-870-1614 Fax: 813-8701634**

Telephone Number

July 16, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

FORM 1. VOLUNTARY PETITION
Pending Bankruptcy Cases Filed Attachment

Name of Debtor / District

**IBCS Mining, Inc.
Western District of Virginia (Lynchburg)**

**IBCS Mining, Inc., Kentucky Division
Western District of Virginia (Lynchburg)**

Case No. / Relationship

**14-61215
Debtors' Company**

**14-61216
Subsidiary of Debtors' Company**

Date Filed / Judge

**06/27/14
Judge Rebecca B. Connelly**

**06/27/14
Judge Rebecca B. Connelly**

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Middle District of Florida

In re **Edmund Craig Scarborough**
Yvonne Kay Scarborough

Debtor(s)

Case No.
 Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
 CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Edmund Craig Scarborough
Edmund Craig Scarborough

Date: July 16, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Middle District of Florida

In re **Edmund Craig Scarborough**
Yvonne Kay Scarborough

Debtor(s)

Case No.
 Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
 CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Yvonne Kay Scarborough
Yvonne Kay Scarborough

Date: July 16, 2014

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Middle District of Florida

In re **Edmund Craig Scarborough**
Yvonne Kay Scarborough

Debtor(s)

Case No.

Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
American Demo & Nuclear Decommissioning, Inc. PO Box 553 Jamestown, NY 14702	American Demo & Nuclear Decommissioning, Inc. PO Box 553 Jamestown, NY 14702	Possible personal guarantee of business debt	Contingent Disputed	139,000.00
Assoc. ReadyMix Concrete Inc 4621 Teller Ave, Ste 130 Newport Beach, CA 92660	Assoc. ReadyMix Concrete Inc 4621 Teller Ave, Ste 130 Newport Beach, CA 92660	Bond Related / personal guaranty of business debt	Contingent Disputed	185,000.00
BB & T Po Box 2306 Wilson, NC 27894	BB & T Po Box 2306 Wilson, NC 27894	Business credit card, Debtor disputes personal guaranty / liability	Disputed	115,000.00
BB & T PO Box 1847 Attn: Bankruptcy Wilson, NC 27894	BB & T PO Box 1847 Attn: Bankruptcy Wilson, NC 27894	Real Property Location: 6850 CR 540 East, Haines City FL 33844		607,797.00 (501,441.00 secured)
BB & T P.O. Box 1847 Wilson, NC 27894	BB & T P.O. Box 1847 Wilson, NC 27894	Judgment recorded in Fairfax County Circuit Court		1,383,872.00
Federal Insurance Co. 15 Mountian View Rd Warren, NJ 07059	Federal Insurance Co. 15 Mountian View Rd Warren, NJ 07059	personal guaranty of business debt	Contingent Disputed	630,000.00
GERS c/o Pedro Williams 5212 Wimmelskafts Gade Ste 200 St Thomas, VI 00802	GERS c/o Pedro Williams 5212 Wimmelskafts Gade St Thomas, VI 00802	Personal Guaranty of business debt / Case No. ST-08-CV-490 GERS v. Best Construction, Inc., et al	Disputed	2,500,000.00
Holland & Knight c/o David Biesemeyer 50 California St, Ste 2800 San Francisco, CA 94111	Holland & Knight c/o David Biesemeyer 50 California St, Ste 2800 San Francisco, CA 94111	Legal Services - Edmund Scarborough via Business Guarantee	Disputed	435,000.00

B4 (Official Form 4) (12/07) - Cont.

In re **Edmund Craig Scarborough
Yvonne Kay Scarborough**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Holland Contracting Atty c/o Amanda Senn Whitfield & Eddy PLC 317 Sixth Ave, Ste 1200 Des Moines, IA 50309	Holland Contracting Atty c/o Amanda Senn Whitfield & Eddy PLC Des Moines, IA 50309	Judgment - Legal Services - Edmund Scarborough via Business Guarantee	Disputed	400,000.00
Howrey Law Firm c/o Adler Law Firm Joel D. Adler 101 Montgomery St, Ste 2050 San Francisco, CA 94104	Howrey Law Firm c/o Adler Law Firm Joel D. Adler San Francisco, CA 94104	Judgment Against IBCS Mining, Inc. - Edmund Scarborough via Business Guarantee	Disputed	1,000,000.00
Integrated Elect Svc, Inc. c/o Sarah Kerrigan 5433 Westheimer, Ste 500 Houston, TX 77056	Integrated Elect Svc, Inc. c/o Sarah Kerrigan 5433 Westheimer, Ste 500 Houston, TX 77056	Judgment based on Business Guarantee	Disputed	1,660,000.00
Internal Revenue Service Centralized Insolvency P.O. Box 7346 Philadelphia, PA 19101	Internal Revenue Service Centralized Insolvency P.O. Box 7346 Philadelphia, PA 19101	IRS - Fed Income Taxes Debt Disputed, Debtors believe that IRS will owe them money upon resolution of dispute.	Disputed	115,879.12
MichaelFrederick Paving Corp Leonard Sutherland, VP PO Box 573 Atascadero, CA 93423	MichaelFrederick Paving Corp Leonard Sutherland, VP PO Box 573 Atascadero, CA 93423	Judgment - Edmund Scarborough via Business Guarantee	Contingent Disputed	285,000.00
NorShield Security 3232 Mobile Hwy Montgomery, AL 36108	NorShield Security 3232 Mobile Hwy Montgomery, AL 36108	Judgment - Edmund Scarborough via Business Guarantee	Contingent Disputed	290,000.00
Peoples United Equip Finance c/o Robert Grawl Jr Assistant Gen Counsel 1300 Post Oak Blvd, Ste 1300 Houston, TX 77056	Peoples United Equip Finance c/o Robert Grawl Jr Assistant Gen Counsel Houston, TX 77056	Edmund Scarborough via Business Guarantee	Contingent Disputed Subject to Setoff	930,000.00
Thompson, Becker & Bothwell c/o C Lamar Garren Scott Kroner PLC PO Box 2737 Charlottesville, VA 22902	Thompson, Becker & Bothwell c/o C Lamar Garren Scott Kroner PLC Charlottesville, VA 22902	Judgment Creditor	Disputed	107,766.00

B4 (Official Form 4) (12/07) - Cont.

In re **Edmund Craig Scarborough
Yvonne Kay Scarborough**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	Guarentee of debt owed by IBCS Mining, Inc. and IBCS Group, Inc.	Contingent Disputed	280,195.80
Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	Guarentee of debt owed by IBCS Mining, Inc. and IBCS Group, Inc.	Contingent Disputed	148,900.12
Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	Guarentee of debt owed by IBCS Mining, Inc. and IBCS Group, Inc.	Contingent Disputed	734,811.81
Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	Guarentee of debt owed by IBCS Mining, Inc. and IBCS Group, Inc.	Contingent Disputed	700,236.35

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Edmund Craig Scarborough** and **Yvonne Kay Scarborough**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date July 16, 2014Signature /s/ Edmund Craig Scarborough
Edmund Craig Scarborough
DebtorDate July 16, 2014Signature /s/ Yvonne Kay Scarborough
Yvonne Kay Scarborough
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court
Middle District of Florida

In re **Edmund Craig Scarborough,**
Yvonne Kay Scarborough

Debtors

Case No. _____

Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	3,864,541.00		
B - Personal Property	Yes	10	681,759.51		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		3,685,514.12	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		115,879.12	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		12,426,782.37	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			34,471.00
Total Number of Sheets of ALL Schedules		34			
Total Assets			4,546,300.51		
Total Liabilities				16,228,175.61	

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court
Middle District of Florida

In re **Edmund Craig Scarborough,**
Yvonne Kay Scarborough

Debtors

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Property Location: 6850 CR 540 East, Haines City FL 33844	Fee simple	J	501,441.00	607,797.00
Real Property Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887	Fee simple	J	3,243,100.00	2,591,655.12
Real Property in West Virginia No address, legal description: "Beginning at a point on the old rail road grade right-of-way and in Laurel Creek, where said right-of-way crosses Laurel Creek..."	Fee simple	H	120,000.00	0.00

Sub-Total > **3,864,541.00** (Total of this page)

Total > **3,864,541.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BB & T Bank Account ends in 5336 Account held by Edmund Scarborough and Yvonne Scarborough Tenants by Entirety	J	8.51
		First Citizens Bank Account Checking Account ends in 0249 Account owned by Yvonne Scarborough, bare title, equitable ownership is tenants by entirety	W	0.00
		Suntrust Bank Account in name of CGS Holdings, Inc. CGS Holdings, Inc. is a company owned 100% by debtors children, Cory and Garrett Scarborough. Account number ends in 8023. \$228,000 was the total in the account that belonged to debtor Ed and Yvonne Scarborough. Amount in account as of May 15, 2014; some exhausted by debtors, some used for attorney fees, and the rest paid to creditor Triangle Plumbing, see statement of financial affairs ***Most of the funds in this account are based on settlement proceeds based on Ed Scarborough's privacy act claims against federal government. Marie Louise Hagen PLLC provided representation for claim to settlement and was paid to \$86,150 of the \$275,000 settlement, the remainder (\$189,850) was transferred into this account.	J	165,000.00
		Charles Scwab Brokerage Account ends at ends in 1797	H	1,800.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			

Sub-Total > **166,808.51**
(Total of this page)

9 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
4. Household goods and furnishings, including audio, video, and computer equipment.		Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887 Furnishing purchased for \$142,000.00 on 1/10/2010 (not including TVs) LIVING ROOM 2 couches, 2 chairs, 2 end tables, 1 coffee table, 55" flat screen TV HEARTH ROOM 2 couches, 2 chairs, 2 end tables, 1 coffee table, 55" flat screen TV POOL HOUSE 2 couches, 2 chairs, 2 end tables, 1 coffee table BONUS ROOM 2 couches, 2 chairs, 2 end tables, 1 coffee table, 55" flat screen TV DINNER ROOM 8 chair dining room table set, 2 china cabinets KITCHEN 8 chair dining room table set, 1 wine cabinet, 4 bar stools DEN AREA 1 office desk, 1 office chair, 2 recliners, 2 wood office file cabinets BASEMENT AREA 2 couches, 2 chairs, 2 end tables, 1 coffee table, 55" flat screen TV BEDROOM 1 1 king bed, 2 dressers, 2 nightstands BEDROOM 2 1 king bed, 1 dresser, 2 night stands BEDROOM 3 1 king bed, 1 dresser, 2 night stands BEDROOM 4 1 king bed, 1 dresser, 2 night stands BEDROOM 5 1 king bed, 1 dresser, 2 night stands BEDROOM 6 1 king bed, 1 dresser, 2 night stands BEDROOM 7 1 king bed, 1 dresser, 2 night stands BONUS BEDROOM 8 4 standard beds, 2 dresser, 2 night stands OTHER/MISC 11 different wall pictures / paintings	J	30,000.00
			Sub-Total > (Total of this page)	30,000.00

Sheet 1 of 9 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887 Pool Table, purchased new for \$4,500 in 2010.	J	2,000.00
		Location: 6850 CR 540 East, Haines City FL 33844 Purchased in 2000	J	15,000.00
		BEDROOM 1 1 king bed, 2 dresser, 2 night stands, 1 chair, 1 couch		
		BEDROOM 2 1 king bed, 1 dresser, 2 nightstands, 60" projection TV		
		BEDROOM 3 1 king bed, 1 dresser, 2 nightstands, 60" projection TV		
		BEDROOM 4 1 king bed, 1 dresser, 2 nightstands, 24" TV		
		LIVING ROOM 2 couches, 2 chairs, 2 end tables, 1 coffee table, 55" flat screen TV		
		FORMAL LIVING ROOM 2 couches, 2 chairs, 2 end tables, 1 coffee table		
		KITCHEN 6 chair dining table set, 4 bar stools		
		FORMAL DINING ROOM 8 chair dining room table set, 2 china cabinets		

Sub-Total > **17,000.00**
(Total of this page)

Sheet 2 of 9 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887	J	10,000.00
		Misc. Furnishing Continued 2 leather chairs wooden desk and chair Cannon all-in-one printer one cigar humidor General Lee print General Lee is near painting J. Kinnard Painting Troybuilt 5500-watt generator Taskforce wood splitter 5 gallon air tank Stihl Backpack blower Large air compressor Craftsmen 3 part tool chest Craftsmen wall cabinet Craftsmen 2 door cabinet Craftsmen work bench (x2) Echo weed eater Stihl weed eater Tool set extension chords other misc garage items		
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Edmund: approx. 3 suits, dress shoes, misc. casual clothes, night wear, undergarmets. Yvonne: wedding dress, approx. 10 formal dresses, slacks, skirts, dress shirts, approx. 25 pairs of shoes, approx. 25 handbags / purses, misc. casual clothes, night wear, undergarmets.	J	4,000.00
7. Furs and jewelry.		2 wedding rings, original and 10yr ring, one or two pairs of diamond earrings, other misc. jewelry	J	20,000.00
8. Firearms and sports, photographic, and other hobby equipment.		16 Guage Shotgun, good condition, approx. 6 years old, titled and owned by Ed. 12 Guage Shotgun, over under, good condition, approx. 10 years old, titled and owned by Ed. Henry 45 repeater, good condition, approx.. 4 years old, titled and owned by Ed. Bare title, equitable ownership is tenants by entirety	H	2,400.00
Sub-Total > (Total of this page)				36,400.00

Sheet 3 of 9 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		300 win mag, good condition, approx. 14 years old, titled and owned by Yvonne. 30-06, good condition, approx. 4 years old, titled and owned by Yvonne. 45 hand gun, good condition, approx. 10 years old, titled and owned by Yvonne. Bare title, equitable ownership is tenants by entirety	W	1,800.00
		Two 410's, good condition, approx. 20 years old, titled to Yvonne Scarborough but held on behalf of and owned by son, Garrett Scarborough, who residence is 6850 CR 540 East, Haines City FL 33844. Two 20g, good condition, approx. 6 years old, titled to Yvonne but held on behalf of and owned by sons, Garrett Scarborough and Cory Scarborough, who residence is 6850 CR 540 East, Haines City FL 33844 and 13603 Marina Point Dr, Apt A-524, Marina Del Ray, CA 90292, respectively. 12g over and under, good condition, approx. 5 years old, titled to Ed but held on behalf of and owned by son, Garrett Scarborough, who residence is 6850 CR 540 East, Haines City FL 33844. Two 270, good condition, approx. 8 years old, titled to Yvonne, but held on behalf of and owned by sons, Garrett Scarborough and Cory Scarborough who residence is 6850 CR 540 East, Haines City FL 33844 and 13603 Marina Point Dr, Apt A-524, Marina Del Ray, CA 90292, respectively. Estimated Value: \$4,000	-	0.00
		.45 Ruger Vaqui 5609554 w/ Western Style Holster. Bare title, equitable ownership is tenants by entirety	W	200.00
		Henry .45 rifle BB0030763C Bare title, equitable ownership is tenants by entirety.	H	450.00
		Mossberg 12 guage shotgun model 835 UM233527 Bare title, equitable ownership is tenants by entirety.	H	200.00
		Remington 870 12 guage shot gun C321389M. Bare title, equitable ownership is tenants by entirety	W	250.00

Sub-Total > **2,900.00**
(Total of this page)

Sheet 4 of 9 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Remington 20 guage shotgun D221649U Held on behalf of son Garrett Scarbrough, address 6850 CR 540 East, Haines City FL 33844 Value estimate: \$200	-	0.00
		Browning 12 Guage Shotgun, over and under, 27275PR653 Bare title, equitable ownership is tenants by entirety	W	250.00
		Mossberg 20 guage shotgun TR12067104 Held on behlf of Son, Cory Scarborough, who resides at 13603 Marina Point Dr, Apt A-524, Marina Del Ray, CA 90292, respectively. Estimated value: \$200	-	0.00
		Browning 30.06 w/ Leopold Scope 27950MP354 Held on behlf of Cory Scarborough, who resides at 13603 Marina Point Dr, Apt A-524, Marina Del Ray, CA 90292, respectively. Estimated value \$500	-	0.00
		Finnbear 300 winmag w/ Nikon scope L61R-45436 Held on behlf of Son, Garrett Scarbrough, address 6850 CR 540 East, Haines City FL 33844. Estimated Value: \$500	J	0.00
		Browning .270 w/ Leopold scope 88295MP351 Held on behlf of Son, Garrett Scarbrough, address 6850 CR 540 East, Haines City FL 33844 Estimated Value: \$400	-	0.00
		Browning 16 guage shotgun 15697MW131 Bare title, equitable ownership is tenants by entirety	H	2,000.00
		Mossberg .410 P897769 Held on behlf of Son, Cory Scarborough, who resides at 13603 Marina Point Dr, Apt A-524, Marina Del Ray, CA 90292, respectively. Estimated Value: \$100	-	0.00
		4 cases of 16 guage ammo, Federal Brand	J	400.00
		1 case of 12 guage ammo, Federal Brand	J	100.00

9. Interests in insurance policies. **X**
Name insurance company of each
policy and itemize surrender or
refund value of each.

Sub-Total > **2,750.00**
(Total of this page)

Sheet 5 of 9 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		IBCS Group, Inc.	J	Unknown
		IBCS Mining, Inc	J	Unknown
		IBCS Fidelity, Inc.	J	Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		IBCS Group, Inc. & IBCS Mining, Inc. Money owed to Debtors from Company Debtor is owed money from companies \$2,764,400.00 However debt is unlikely to be repaid and therefore value unknown	J	Unknown
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 6 of 9 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2011 GMC Sierra, Good Condition, 57,000 Miles Bare title, equitable ownership is tenants by entirety	H	32,000.00
		2013 GMC Tahoe Denali, Good Condition, 10,000 Miles Bare title, equitable ownership is tenants by entirety	W	40,000.00
		American Coach Revolution RV; Good Condition; 7,000 miles Bare title, equitable ownership is tenants by entirety	H	180,000.00
		2010 Bentley Continental Flying Spur, Good Condition, 40,000 Miles Bare title, equitable ownership is tenants by entirety	H	80,000.00

Sub-Total > **332,000.00**
(Total of this page)

Sheet 7 of 9 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Yamaha Grizzley 4-wheeler, approx. 7 years old, good condition. Held on behalf of sons, debtors have no equitable interest.	-	0.00
		Carry-on Trailer, approx. 5 years old, good condition. VIN: KYMUL08147U145431	J	500.00
26. Boats, motors, and accessories.		2011 Ski Nautique, Model 230, Ski/Wakeboard Boat Bare title, equitable ownership is tenants by entirety	H	60,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		4 Dogs	J	1.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.		2009 John Deere 4320 Tractor with Bush Hog Mower Deck and Bucket Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887 Purchased in 2010 GM1190R Bare title, equitable ownership is tenants by entirety	H	17,000.00
		2009 John Deere Gator 4x4 1800 Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887 Purchased in 2010 855D Bare title, equitable ownership is tenants by entirety	H	8,000.00
		2009 John Deere 910 Zero Turn Mower Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887 Bare title, equitable ownership is tenants by entirety	H	5,000.00
Sub-Total > (Total of this page)				90,501.00

Sheet 8 of 9 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Frontier Spreader SS1035B	H	400.00
		Bare title, equitable ownership is tenants by entirety		
		John Deere 2 Track Pro Mower 2930A	H	3,000.00
		Bare title, equitable ownership is tenants by entirety		

34. Farm supplies, chemicals, and feed. **X**35. Other personal property of any kind not already listed. Itemize. **X**

Sub-Total > **3,400.00**
(Total of this page)

Total > **681,759.51**

(Report also on Summary of Schedules)

Sheet **9** of **9** continuation sheets attached
to the Schedule of Personal Property

B6C (Official Form 6C) (4/13)

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Real Property Location: 6850 CR 540 East, Haines City FL 33844	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01 & 222.02	0.00	501,441.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
BB & T Bank Account ends in 5336 Account held by Edmund Scarborough and Yvonne Scarborough Tenants by Entirety	Fla. Const. art. X, § 4(a)(2)	8.51	8.51
First Citizens Bank Account Checking Account ends in 0249 Account owned by Yvonne Scarborough, bare title, equitable ownership is tenants by entirety	Fla. Const. art. X, § 4(a)(2)	0.00	0.00
Suntrust Bank Account in name of CGS Holdings, Inc. CGS Holdings, Inc. is a company owned 100% by debtors children, Cory and Garrett Scarborough. Account number ends in 8023. \$228,000 was the total in the account that belonged to debtor Ed and Yvonne Scarborough. Amount in account as of May 15, 2014; some exhausted by debtors, some used for attorney fees, and the rest paid to creditor Triangle Plumbing, see statement of financial affairs ***Most of the funds in this account are based on settlement proceeds based on Ed Scarborough's privacy act claims against federal government. Marie Louise Hagen PLLC provided representation for claim to settlement and was paid to \$86,150 of the \$275,000 settlement, the remainder (\$189,850) was transferred into this account.	Fla. Const. art. X, § 4(a)(2)	41.49	165,000.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Location: 6850 CR 540 East, Haines City FL 33844 Purchased in 2000	Fla. Const. art. X, § 4(a)(2)	1,500.00	15,000.00
BEDROOM 1 1 king bed, 2 dresser, 2 night stands, 1 chair, 1 couch			
BEDROOM 2 1 king bed, 1 dresser, 2 nightstands, 60" projection TV			
BEDROOM 3 1 king bed, 1 dresser, 2 nightstands, 60" projection TV			
BEDROOM 4 1 king bed, 1 dresser, 2 nightstands, 24" TV			
LIVING ROOM 2 couches, 2 chairs, 2 end tables, 1 coffee table, 55" flat screen TV			
FORMAL LIVING ROOM 2 couches, 2 chairs, 2 end tables, 1 coffee table			
KITCHEN 6 chair dining table set, 4 bar stools			
FORMAL DINING ROOM 8 chair dining room table set, 2 china cabinets			
Wearing Apparel Edmund: approx. 3 suits, dress shoes, misc. casual clothes, night wear, undergarmets. Yvonne: wedding dress, approx. 10 formal dresses, slacks, skirts, dress shirts, approx. 25 pairs of shoes, approx. 25 handbags / purses, misc. casual clothes, night wear, undergarmets.			
	Fla. Const. art. X, § 4(a)(2)	250.00	4,000.00
Furs and Jewelry 2 wedding rings, original and 10yr ring, one or two pairs of diamond earrings, other misc. jewelry			
	Fla. Const. art. X, § 4(a)(2)	200.00	20,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2011 GMC Sierra, Good Condition, 57,000 Miles Bare title, equitable ownership is tenants by entirety			
	Fla. Stat. Ann. § 222.25(1)	2,000.00	32,000.00
Total:		4,000.00	737,449.51

B6D (Official Form 6D) (12/07)

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. ends in 6759			Opened 12/01/08 Last Active 3/27/14					
BB & T PO Box 1847 Attn: Bankruptcy Wilson, NC 27894	J		Real Property Location: 6850 CR 540 East, Haines City FL 33844					
			Value \$ 501,441.00				607,797.00	106,356.00
Account No. ends in 9001			Opened 5/01/11 Last Active 4/29/14					
BB & T Attn: Bankruptcy Dept Po Box 1847 Wilson, NC 27894	H		American Coach Revolution RV; Good Condition; 7,000 miles Bare title, equitable ownership is tenants by entirety					
			Value \$ 180,000.00				252,091.00	72,091.00
Account No. ends in 9002			Opened 6/01/11 Last Active 4/29/14					
BB & T Attn: Bankruptcy Dept Po Box 1847 Wilson, NC 27894	H		2011 Ski Nautique, Model 230, Ski/Wakeboard Boat Bare title, equitable ownership is tenants by entirety					
			Value \$ 60,000.00				69,127.00	9,127.00
Account No. ends in 5998			Opened 7/01/11 Last Active 4/29/14					
BB & T Attn: Bankruptcy Dept Po Box 1847 Wilson, NC 27894	J		Real Property Location: 1921 Frays Ridge Crossing, Earlsville, VA 22936-1887					
			Value \$ 3,243,100.00				99,703.00	0.00
Subtotal (Total of this page)							1,028,718.00	187,574.00

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. ends in 9003			Opened 1/01/13 Last Active 4/29/14					
BB & T Attn: Bankruptcy Dept Po Box 1847 Wilson, NC 27894		J	2010 Bentley Continental Flying Spur, Good Condition, 40,000 Miles Bare title, equitable ownership is tenants by entirety					
			Value \$ 80,000.00				92,046.00	12,046.00
Account No. starts with 5430			Opened 6/01/10 Last Active 4/30/14					
Farm Credit of the Virginias PO Box 7465 Charlottesville, VA 22906		J	First Mortgage Real Property Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887					
			Value \$ 3,243,100.00				2,376,073.00	0.00
Account No.			December 2012					
Internal Revenue Service Centralized Insolvency P.O. Box 7346 Philadelphia, PA 19101		J	Tax Lien Real Property Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887			X		
			Value \$ 3,243,100.00				115,879.12	0.00
Account No.			2009 John Deere 4320 Tractor with Bush Hog Mower Deck and Bucket Location: 1921 Frays Ridge Crossing, Earlysville, VA 22936-1887 Purchased in 2010 GM1190R					
John Deere One John Deere Place Moline, IL 61265		J	Bare title, equitable ownership is tenants by entirety					
			Value \$ 17,000.00				5,000.00	0.00
Account No. account ends in 0491			Opened 3/01/14 Last Active 4/22/14					
Suntrust Bank Attn:Bankruptcy Dept Po Box 85092 Mc Va-Wmrk-7952 Richmond, VA 23286		W	2013 GMC Tahoe Denali, Good Condition, 10,000 Miles Bare title, equitable ownership is tenants by entirety					
			Value \$ 40,000.00				52,033.00	12,033.00
Subtotal							2,641,031.12	24,079.00
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. account ends in 6643			Opened 4/01/14 Last Active 4/30/14					
Suntrust Bank Attn:Bankruptcy Dept Po Box 85092 Mc Va-Wmrk-7952 Richmond, VA 23286		H	2011 GMC Sierra, Good Condition, 57,000 Miles Bare title, equitable ownership is tenants by entirety					
			Value \$ 32,000.00				15,765.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)**15,765.00****0.00**Total
(Report on Summary of Schedules)**3,685,514.12****211,653.00**

B6E (Official Form 6E) (4/13)

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2010					
Internal Revenue Service Centralized Insolvency P.O. Box 7346 Philadelphia, PA 19101		J	IRS - Fed Income Taxes Debt Disputed, Debtors believe that IRS will owe them money upon resolution of dispute.			X	115,879.12	Unknown
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal
(Total of this page)**115,879.12**
0.00Total
(Report on Summary of Schedules)**115,879.12**
0.00

B6F (Official Form 6F) (12/07)

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. American Demo & Nuclear Decommissioning, Inc. PO Box 553 Jamestown, NY 14702	H	Possible personal guarantee of business debt	X		X	139,000.00
Account No. Assoc. ReadyMix Concrete Inc 4621 Teller Ave, Ste 130 Newport Beach, CA 92660	H	Bond Related / personal guaranty of business debt	X		X	185,000.00
Account No. xxxx xx 2116 Barclays Visa Blackcard Card Services PO Box 13337 Philadelphia, PA 19101-3337	J	March 2014 Credit Card, Ed Scarborough personally				9,000.00
Account No. ends in 1960 BB & T Po Box 2306 Wilson, NC 27894	J	Opened 10/01/08 Last Active 4/17/14 Visa Credit Card - Edmund Scarborough & Yvonne Scarborough (Joint Debt)			X	70,053.00
Subtotal (Total of this page)						403,053.00

9 continuation sheets attached

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	J		Judgment recorded in Fairfax County Circuit Court				1,383,872.00
BB & T P.O. Box 1847 Wilson, NC 27894							
Account No.	J		Business credit card, Debtor disputes personal guarenty / liability			X	115,000.00
BB & T Po Box 2306 Wilson, NC 27894							
Account No. ends in 1992	W		Opened 5/01/13 Last Active 4/02/14 Charge Account - Yvonne Scarborough Department Store Credit Card			X	375.00
Belks Dept Store (GECRB) Po Box 965028 Orlando, FL 32896							
Account No. JMI-616-11	H		Personal guarentee of business debt via surety bond	X	X	X	Unknown
Board of Education of Baltimore County 6901 Charles St Towson, MD 21204							
Account No. ends in 8648	W		Opened 2/01/04 Last Active 3/08/14 Credit Card - Yvonne Scarborough			X	2,374.00
Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130							
Sheet no. <u>1</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			1,501,621.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ends in 0572 Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130	W	Opened 7/01/03 Last Active 4/03/14 Credit Card - Yvonne Scarborough			X	2,183.00
Account No. ends in 2943 Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130	W	Opened 12/01/03 Last Active 4/03/14 Credit Card - Yvonne Scarborough			X	1,676.00
Account No. ends in 3069 Capital 1 Bank Po Box 30253 Salt Lake City, UT 84130	W	Opened 5/01/08 Last Active 4/24/14 Credit Card - Yvonne Scarborough			X	659.00
Account No. ends in 9762 Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130	W	Opened 5/01/04 Last Active 3/08/14 Credit Card - Yvonne Scarborough			X	152.00
Account No. Capital Hill Strategic Advoc c/o Nancy Schlichting 530 E Main St PO Box 2057 Charlottesville, VA 22902	H	Judgment based on services provided - Edmund Scarborough based on business guarantee			X	73,000.00
Sheet no. <u>2</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						77,670.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Guarantor/Surety				
Cranez 2610 S. Black Horse Pike Williamstown, NJ 08094	H				X	37,687.00
Account No.		Attorney Fees owed by corporation, Debtor disputes personal liability				
Dean E. Weisgold, Esq 1835 Market St Ste 1215 Philadelphia, PA 19103	J				X	23,358.61
Account No.		9/20/2013 personal guarenty of business debt				
Federal Insurance Co. 15 Mountian View Rd Warren, NJ 07059	H		X		X	630,000.00
Account No.						
First Citizens Bank	J					0.00
Account No.		Business credit card, Debtor disputes personal quartentee / liability				
First Citizens Bank 239 Fayetteville St Raleigh, NC 27601	H				X	52,000.00
Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						743,045.61

B6F (Official Form 6F) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Personal Guarenty of business debt / Case No. ST-08-CV-490				
GERS c/o Pedro Williams 5212 Wimmelskafts Gade Ste 200 St Thomas, VI 00802	H	GERS v. Best Construction, Inc., et al			X	2,500,000.00
Account No.		Legal Services - Edmund Scarborough via Business Guarentee				
Holland & Knight c/o David Biesemeyer 50 California St, Ste 2800 San Francisco, CA 94111	H				X	435,000.00
Account No.		Judgment - Legal Services - Edmund Scarborough via Business Guarentee				
Holland Contracting Atty c/o Amanda Senn Whitfild & Eddy PLC 317 Sixth Ave, Ste 1200 Des Moines, IA 50309	H				X	400,000.00
Account No.		Judgment Against IBCS Mining, Inc. - Edmund Scarborough via Business Guarentee				
Howrey Law Firm c/o Adler Law Firm Joel D. Adler 101 Montgomery St, Ste 2050 San Francisco, CA 94104	H				X	1,000,000.00
Account No.		Judgment based on Business Guarentee				
Integrated Elect Svc, Inc. c/o Sarah Kerrigan 5433 Westheimer, Ste 500 Houston, TX 77056	H				X	1,660,000.00
Sheet no. <u>4</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						5,995,000.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. John Deere One John Deere Place Moline, IL 61265	H	Credit Card Debt - Edmund Scarborough personally			X	5,000.00
Account No. ends in 7905 JP Morgan Chase Bank Po Box 15298 Wilmington, DE 19850	W	Opened 4/01/06 Last Active 3/07/14 Credit Card			X	7,134.00
Account No. KB Mechanical/United States c/o Adriana Cara 7924 Ivanhoe Ave, Ste 2 La Jolla, CA 92037	H	Personal guarentee of business debt via surety bond	X		X	95,849.38
Account No. Law Offices of Marie Louise Hagen, PLLC 5614 Connecticut Ave, NW#111 Washington, DC 20015	H	Legal Services for Privacy Act Claim Edmund Scarborough personally owes attorney for costs and then 20% contingency fee				31,150.24
Account No. ends in 4149 Merrick Bank Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804	W	Opened 8/01/08 Last Active 4/27/14 Credit Card			X	115.00
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 139,248.62

B6F (Official Form 6F) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
MichaelFrederick Paving Corp Leonard Sutherland, VP PO Box 573 Atascadero, CA 93423		H	Judgment - Edmund Scarborough via Business Guarentee	X	X	285,000.00
Account No.						
NorShield Security 3232 Mobile Hwy Montgomery, AL 36108		H	Judgment - Edmund Scarborough via Business Guarentee	X	X	290,000.00
Account No.						
Peoples United Equip Finance c/o Robert Grawl Jr Assistant Gen Counsel 1300 Post Oak Blvd, Ste 1300 Houston, TX 77056		H	Edmund Scarborough via Business Guarentee Subject to setoff.	X	X	930,000.00
Account No.						
Security Construction Services, Inc. c/o Kelly B LaPar, Esq. 530 E Main St Charlottesville, VA 22902		H	possible personal guarentee of business debt by Ed Scarborough		X	Unknown
Account No.						
State of Idaho Insurance Dept 700 W State St PO Box 83720 Boise, ID 83720		H	Edmund Scarborough personally			15,000.00
Sheet no. <u>6</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,520,000.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Debtor disputes and personal liability, if debt only related to businesses				
Steven Golia c/o Christopher King, Esq. 135 Old York Rd Jenkinstown, PA 19046	H		X		X	Unknown
Account No. ends in 0248		Opened 12/01/07 Last Active 3/25/14 Credit Card - Joint				
Suntrust Bank Attn: Bankruptcy Dept Po Box 85092 Mc Va-Wmrk-7952 Richmond, VA 23286	J				X	7,979.00
Account No. ends in 4685		Credit - Edmund Scarborough and IBCS Group, Inc.				
Suntrust Bank PO Box 305185 Nashville, TN 37230	H		X		X	50,255.06
Account No.		Judgment Creditor				
Thompson, Becker & Bothwell c/o C Lamar Garren Scott Kroner PLC PO Box 2737 Charlottesville, VA 22902	J				X	107,766.00
Account No.		Judgment based on business guarentee Debtor intends to file adversary proceeding to claw back funds paid to creditor				
Triangle Plumbing c/o Greg Duncan 412 E Jefferson St Charlottesville, VA 22902	H				X	17,000.00
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						183,000.06

B6F (Official Form 6F) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. W9126G-09-D-0100		Personal guarantee of business debt via surety bond				Unknown
US Army Engineer Dist, Fort Worth, ATTN: CESWF-CT 819 Taylor St, 2A19 PO Box 17300 Fort Worth, TX 76102-0300	H		X	X	X	
Account No. ends in 2071		Guarentee of debt owed by IBCS Mining, Inc. and IBCS Group, Inc.				280,195.80
Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	H		X		X	
Account No. ends in 3551		Guarentee of debt owed by IBCS Mining, Inc. and IBCS Group, Inc.				148,900.12
Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	H		X		X	
Account No. ends in 2005		Guarentee of debt owed by IBCS Mining, Inc. and IBCS Group, Inc.				700,236.35
Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	H		X		X	
Account No. ends in 1939		Guarentee of debt owed by IBCS Mining, Inc. and IBCS Group, Inc.				734,811.81
Virginia Community Bank 114 Industrial Drive PO Box 888 Louisa, VA 23093	H		X		X	
Sheet no. 8 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,864,144.08

B6F (Official Form 6F) (12/07) - Cont.

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Washington State Insurance Office c/o Alan Michael Singer PO Box 40255 Olympia, WA 98504-0522		H	Dispute of surety bonds Edmund Scarborough may have liability via business guarentee	X	X	X
						Unknown
Account No.						
Wells Fargo Utah Trust Dept c/o Alan D Doty MAC U1240-026 260 N Charles Lindbergh Dr Salt Lake City, UT 84116-2812		H	Related to surety bonds, Edmund Scarborough beleives nothing currently owed. Trust Indenture Agreement.	X	X	
						Unknown
Account No.						
Account No.						
Account No.						

Sheet no. 9 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)**0.00**Total
(Report on Summary of Schedules)**12,426,782.37**

B6G (Official Form 6G) (12/07)

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Edmund Craig Scarborough,
Yvonne Kay Scarborough**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
IBCS Group, Inc. 944 Glenwood Station Ln Ste 104 Charlottesville, VA 22901	
IBCS Mining, Inc. 944 Glenwood Station Ln Ste 104 Charlottesville, VA 22901	

0

____ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Edmund Craig Scarborough

Debtor 2 Yvonne Kay Scarborough
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
- ☐ Not employed

Occupation

CEO

Employer's name

IBCS Mining

Employer's address

IBCS Mining, Inc.
944 Glenwood Station Ln, Ste
104
Charlottesville, VA 22901

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Insurance Agent

How long employed there? 7 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 0.00 \$ 0.00

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ 0.00

4. Calculate gross income. Add line 2 + line 3.

4. \$ 0.00 \$ 0.00

Debtor 1 **Edmund Craig Scarborough**
 Debtor 2 **Yvonne Kay Scarborough**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 0.00 + \$ 0.00	= \$ 0.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 0.00 Combined monthly income	
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: Debtor is actively seeking employment and expect to be able to earn upwards of \$100,000 per year.		

Fill in this information to identify your case:

Debtor 1 Edmund Craig Scarborough

Debtor 2 Yvonne Kay Scarborough
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file a separate Schedule J.2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 20,000.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 2,500.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Edmund Craig Scarborough**
 Debtor 2 **Yvonne Kay Scarborough**

Case number (if known) _____

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>2,100.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>460.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>1,200.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>200.00</u>
10. Personal care products and services	10. \$ <u>0.00</u>
11. Medical and dental expenses	11. \$ <u>0.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>712.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>0.00</u>
14. Charitable contributions and religious donations	14. \$ <u>1,750.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>500.00</u>
15b. Health insurance	15b. \$ <u>1,300.00</u>
15c. Vehicle insurance	15c. \$ <u>740.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>267.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>975.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: <u>24 year old adult son</u>	\$ <u>1,200.00</u>
<u>22 year old adult son</u>	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>67.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>500.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: _____	21. +\$ <u>0.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>34,471.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>0.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>34,471.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-34,471.00</u>

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain: _____

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Middle District of Florida**In re **Edmund Craig Scarborough
Yvonne Kay Scarborough**

Debtor(s)

Case No.

Chapter

11**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 16, 2014Signature /s/ Edmund Craig Scarborough
Edmund Craig Scarborough
DebtorDate July 16, 2014Signature /s/ Yvonne Kay Scarborough
Yvonne Kay Scarborough
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court
Middle District of Florida**

In re **Edmund Craig Scarborough
Yvonne Kay Scarborough**

Debtor(s)

Case No.

Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$150,000.00
\$-200,000.00
\$-152,483.00

SOURCE
2014 YTD: Both IBCS Mining
2013: Both IBCS Mining *Estimate*****
2012: Both IBCS Mining

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

B7 (Official Form 7) (04/13)

2

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITORDATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS
February 2014AMOUNT
PAID OR
VALUE OF
TRANSFERS
\$25,000.00AMOUNT STILL
OWING
\$17,000.00

**Triangle Plumbing
c/o Greg Duncan
412 E Jefferson St
Charlottesville, VA 22902**

**BB&T Mortgage
PO Box 1847
Wilson, NC 27894**

1/30/14, 2/28/14, 3/30/14**\$11,000.00****\$605,000.00**

**BB&T
PO Box 1847
Wilson, NC 27894**

**1/30/14, 2/28/14, 3/30/14
***aprox 4 different loans
listed with same address in
Schedule F**

\$18,000.00**\$430,000.00**

**Suntrust Bank
PO Box 85092
Richmond, VA 23286**

1/30/14, 2/28/14, 3/30/14**\$5,000.00****\$6,000.00**

**BB&T Credit Card
PO Box 2306
Wilson, NC 27894**

1/30/14, 2/28/14, 3/30/14**\$7,500.00****\$71,000.00**

**Farm Credit of the Virginias
PO Box 7465
Charlottesville, VA 22906**

**May 2014, April 2014, and
March 2014****\$17,000.00****\$2,376,073.00**

**Triangle Plumbing
c/o Greg Duncan, Esq
412 E Jefferson St
Charlottesville, VA 22902**

6/20/2014**\$17,203.00****\$0.00**

None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
OWING

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
American Demolition and Nuclear Decommissioning, Inc. v. The IBCS Group, Inc., et al. Case No. 3:11-cv-00078	Breach of Contract	United States District Court for the Western District of Virginia Charlottesville Division	Judgment
United States for the Use and Benefit of KB Mechanical and KB Mechanical, a sole proprietorship v. RMA Land Construction, Inc., a California corporation, Edmund Craig Scarborough, an individual surety, and DOES 1 through 10, inclusive. Case No. CV14-03180-GHK	Breach of Contract / Surety	United States District Court for the Central District of California Western Division	Pending
John Deere Construction & Forestry Company v. IBCS Mining, Inc., Kentucky Div.; IBCS Mining, Inc.; Edmund C. Scarborough Case No. 14-CV-00047-ART	Breach of Contract / Indebtedness	Eastern District of Kentucky Pikeville Division	Dismissed without Prejudice
John Deere Construction & Forestry Company v. IBCS Mining, Inc., Kentucky Division; IBCS Mining, Inc., and Edmund C. Scarborough Case No. 14-CI-500	Breach of Contract / Indebtness	Common Wealth of Kentucky Pike Circuit Court 35th Judicial Circuit	Pending
Edmund C. Scarborough, et al., v. McHugh, et al. Case No. 05-CV-01427	Privacy Act Lawsuit	United States District Court for the District of Columbia	Settled, Settlement Expected
People's United Equipment Finance Corp. v. Edmund Scarborough Case No. 4:14-cv-01423	Breach of Contract / Indebtedness	United States District Court for the Southern District of Texas Houston Division	Pending
Steven Golia v. Edmund Scarborough; IBCS Fidelity, Inc.; IBCS Group, Inc.; and Yvonne Scarborough Case No. 1:14-cv-02577	Breach of Contract / Indebtedness	United States District Court for the District of New Jersey Camden Division	Pending
GERS v. Best Construction, Inc.; E.C. Scarborough; and the IBCS Group, Inc. Case No. ST-08-CV-490	Breach of Contract / Indebtedness	Superior Court of the Virgin Islands Division of St. Thomas and St. John	Pending

None

- ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101	December 2012	IRS Lien recorded in Albemarle County, Virginia on December 2012 for \$65,000. Debtors intend to avoid lien as preference and thus treated IRS as unsecured in schedules.
Triangle Plumbing c/o Greg Duncan 412 E Jefferson St Charlottesville, VA 22902	4/9/2014	Based on Writ of Fieri Facias for approx \$25,000. All personal property, goods, chattels, and real estate of Debtors located in Albemarle County, to wit, personal property located at 1921 Frays Ridge Crossing, Earlysville, VA 22936.

B7 (Official Form 7) (04/13)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Perry G. Gruman, P.A. 3400 W. Kennedy Boulevard Tampa, FL 33609	5/8/2014 and 7/2/2014	\$20,000.00

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NAME AND ADDRESS OF PAYEE Family Life Resources, Inc. 5802 E. Fowler Ave., Ste. D Tampa, FL 33617	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 5/19/2014	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$50
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10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR David Stetson c/o Robert Westermann, Esq. 2100 East Cary St Richmond, VA 23223 Chief Restructuring Officer	DATE 7/7/2014	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED Debtors were 100% shareholders of IBCS Mining, Inc. and per corporate resolution company filed for chapter 11 bankruptcy protections in Western District of Virginia. As part of first day motions, company / court appointed David Stetson as Chief Restructuring Officer. Company has been proceeding forward in bankruptcy and refuses to cooperate with Debtors/Owners (Scarboroughs) despite the fact that no corporate resolutions have been passed stripping Debtors/Owners of authority to control company.
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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B7 (Official Form 7) (04/13)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Garret & Cory Scarborough 6850 CR 540 East, Haines City FL 33844 and 13603 M Haines City, FL 33844	Two 410's, good condition, approx. 20 years old, titled to Yvonne Scarborough but held on behalf of and owned by son, Garrett Scarborough, who residence is 6850 CR 540 East, Haines City FL 33844. Two 20g, good condition, approx. 6 years old, titled to Yvonne but held on behalf of and owned by sons, Garrett Scarborough and Cory Scarborough, who residence is 6850 CR 540 East, Haines City FL 33844 and 13603 Marina Point Dr, Apt A-524, Marina Del Ray, CA 90292, respectively. ***See Schedule B****	Debtor's Residence
Garret Scarborough 6850 CR 540 East, Haines City FL 33844 Haines City, FL 33844	Remington 20 guage shotgun (see schedule B) Finnbear 300 winmag w/ Nikon scope (see schedule B) Browning .270 w/ Leopold scope (see schedule B)	Debtor's Residence
Cory Scarborough 13603 Marina Point Dr, Apt A-524, Marina Del Ray, Marina Del Rey, CA 90292	Mossberg 20 guage shotgun (see schedule B) Browning 30.06 w. Leopold Scope (see schedule B) Mossberg .410 (see schedule B)	Debtor's Residence
Garret & Cory Scarborough 6850 CR 540 East, Haines City FL 33844 and 13603 M Haines City, FL 33844	Yamaha Grizzley 4-wheeler (see schedule B)	Debtor's Residence

15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
IBCS Group, Inc.	47-0938504	944 Glenwood Station Ln, Ste 104 Charlottesville, VA 22901	Risk Mgmt Company (winding down)	December 2003 to September 2011
IBCS Mining, Inc.	26-2228711	944 Glenwood Station Ln, Ste 104 Charlottesville, VA 22901	Mining Company	June 2008 to Current

B7 (Official Form 7) (04/13)

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
IBCS Fidelity, Inc.	454239629	1921 Frays Ridge Crossing Earlysville, VA 22936	Insurance Agency	2008 to Current (winding down)

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Paul Dove Dove & Associates, PC Alpharetta, GA 30009	1994 to 2014

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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B7 (Official Form 7) (04/13)

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

B7 (Official Form 7) (04/13)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 16, 2014Signature /s/ Edmund Craig Scarborough
Edmund Craig Scarborough
DebtorDate July 16, 2014Signature /s/ Yvonne Kay Scarborough
Yvonne Kay Scarborough
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Middle District of Florida**

In re Edmund Craig Scarborough
Yvonne Kay Scarborough

Debtor(s)

Case No.

Chapter

11

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Edmund Craig Scarborough
Yvonne Kay Scarborough

Printed Name(s) of Debtor(s)

X /s/ Edmund Craig Scarborough

Signature of Debtor

July 16, 2014

Date

Case No. (if known) _____

X /s/ Yvonne Kay Scarborough

Signature of Joint Debtor (if any)

July 16, 2014

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Middle District of Florida**

In re Edmund Craig Scarborough
Yvonne Kay Scarborough

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: July 16, 2014

/s/ Edmund Craig Scarborough

Edmund Craig Scarborough

Signature of Debtor

Date: July 16, 2014

/s/ Yvonne Kay Scarborough

Yvonne Kay Scarborough

Signature of Debtor

Edmund Craig Scarborough
6850 CR 540 East
Haines City, FL 33844

BB & T
Po Box 2306
Wilson, NC 27894

Dean E. Weisgold, Esq
1835 Market St
Ste 1215
Philadelphia, PA 19103

Yvonne Kay Scarborough
6850 CR 540 East
Haines City, FL 33844

BB & T
P.O. Box 1847
Wilson, NC 27894

Eric J. Hughes, Esq
Atty for Fed Insurance Co
1200 Mt. Kemble Ave
PO Box 2075
Morristown, NJ 07962-8100

Perry G. Gruman, Esquire
Perry G. Gruman, P.A.
3400 W. Kennedy Blvd.
Tampa, FL 33609

BB&T
c/o Peter Pearl
310 1st Street, Ste 1100
PO Box 90
Roanoke, VA 24002-0090

Farm Credit of the Virginias
PO Box 7465
Charlottesville, VA 22906

American Demo & Nuclear
Decommissioning, Inc.
PO Box 553
Jamestown, NY 14702

Belks Dept Store (GECRB)
Po Box 965028
Orlando, FL 32896

Federal Insurance Co.
15 Mountian View Rd
Warren, NJ 07059

American Demo & Nuclear
Decommissioning, Inc.
c/o Seth Robbins
2620 P Street, NW
Washington, DC 20007

Board of Education of
Baltimore County
6901 Charles St
Towson, MD 21204

First Citizens Bank

Assoc. ReadyMix Concrete Inc
4621 Teller Ave, Ste 130
Newport Beach, CA 92660

Capital 1 Bank
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

First Citizens Bank
239 Fayetteville St
Raleigh, NC 27601

Barclays Visa Blackcard
Card Services
PO Box 13337
Philadelphia, PA 19101-3337

Capital 1 Bank
Po Box 30253
Salt Lake City, UT 84130

GERS
c/o Pedro Williams
5212 Wimmelskafts Gade
Ste 200
St Thomas, VI 00802

BB & T
PO Box 1847
Attn: Bankruptcy
Wilson, NC 27894

Capital Hill Strategic Advoc
c/o Nancy Schlichting
530 E Main St
PO Box 2057
Charlottesville, VA 22902

Holland & Knight
c/o David Biesemeyer
50 California St, Ste 2800
San Francisco, CA 94111

BB & T
Attn: Bankruptcy Dept
Po Box 1847
Wilson, NC 27894

Cranez
2610 S. Black Horse Pike
Williamstown, NJ 08094

Holland Contracting Atty
c/o Amanda Senn
Whitfild & Eddy PLC
317 Sixth Ave, Ste 1200
Des Moines, IA 50309

Howrey Law Firm
c/o Adler Law Firm
Joel D. Adler
101 Montgomery St, Ste 2050
San Francisco, CA 94104

KB Mechanical/United States
c/o Adriana Cara
7924 Ivanhoe Ave, Ste 2
La Jolla, CA 92037

State of Idaho
Insurance Dept
700 W State St
PO Box 83720
Boise, ID 83720

IBCS Group, Inc.
944 Glenwood Station Ln
Ste 104
Charlottesville, VA 22901

Kimberly Taylor
Kepley Brosious Biggs
2211 Pump Rd
Henrico, VA 23233

Steven Golia
c/o Christopher King, Esq.
135 Old York Rd
Jenkinstown, PA 19046

IBCS Mining, Inc.
944 Glenwood Station Ln
Ste 104
Charlottesville, VA 22901

Law Offices of Marie Louise
Hagen, PLLC
5614 Connecticut Ave, NW#111
Washington, DC 20015

Suntrust Bank
Attn:Bankruptcy Dept
Po Box 85092
Mc Va-Wmrk-7952
Richmond, VA 23286

Integrated Elect Svc, Inc.
c/o Sarah Kerrigan
5433 Westheimer, Ste 500
Houston, TX 77056

Merrick Bank
Attn: Bankruptcy
P.O. Box 9201
Old Bethpage, NY 11804

Suntrust Bank
Attn: Bankruptcy Dept
Po Box 85092
Mc Va-Wmrk-7952
Richmond, VA 23286

Internal Revenue Service
Centralized Insolvency
P.O. Box 7346
Philadelphia, PA 19101

MichaelFrederick Paving Corp
Leonard Sutherland, VP
PO Box 573
Atascadero, CA 93423

Suntrust Bank
PO Box 305185
Nashville, TN 37230

IRS
400 West Bay St
Jacksonville, FL 32202

NorShield Security
3232 Mobile Hwy
Montgomery, AL 36108

Suntrust Bank
P.O. Box 791250
Baltimore, MD 21279-1250

John Deere
One John Deere Place
Moline, IL 61265

Peoples United Equip Finance
c/o Robert Grawl Jr
Assistant Gen Counsel
1300 Post Oak Blvd, Ste 1300
Houston, TX 77056

Thompson, Becker & Bothwell
c/o C Lamar Garren
Scott Kroner PLC
PO Box 2737
Charlottesville, VA 22902

John Deere
c/o Elizabeth Lee Thompson
250 W Main St
Ste 2300
Lexington, KY 40507

Richard A. Epstein, Esq.
2 Buck Ln
Marlboro, NJ 07746

Triangle Plumbing
c/o Greg Duncan
412 E Jefferson St
Charlottesville, VA 22902

JP Morgan Chase Bank
Po Box 15298
Wilmington, DE 19850

Security Construction
Services, Inc.
c/o Kelly B LaPar, Esq.
530 E Main St
Charlottesville, VA 22902

US Army Engineer Dist, Fort
Worth, ATTN: CESWF-CT
819 Taylor St, 2A19
PO Box 17300
Fort Worth, TX 76102-0300

Virginia Community Bank
114 Industrial Drive
PO Box 888
Louisa, VA 23093

Washington State
Insurance Office
c/o Alan Michael Singer
PO Box 40255
Olympia, WA 98504-0522

Wells Fargo Utah Trust Dept
c/o Alan D Doty
MAC U1240-026
260 N Charles Lindbergh Dr
Salt Lake City, UT 84116-2812

**United States Bankruptcy Court
Middle District of Florida**

In re **Edmund Craig Scarborough
Yvonne Kay Scarborough**

Debtor(s)

Case No.

Chapter **11**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	20,000.00
Prior to the filing of this statement I have received	\$	20,000.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; other hearings and filing of necessary documents. Preparing Chapter 11 Plan and negotiating confirmation of Chapter 11 Plan with Secured Creditors. Per representation agreement, debtors will be billed at rate of \$250.00 per hour. \$15,000 retainer for costs and fees. After \$1,213 filing fee, \$13,787 remains in trust for attorney fees pending future fee applications and Court approval.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. Representation of the debtors in Fed. R. Bankr. P. 204 examinations or depositions, or in preparing documents to utilize in such examinations. Amendments to schedules, statement of financial affairs, and petition. All future fees will be billed at the undersigned's normal hourly rate prevailing at the time future services are rendered.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **July 16, 2014**

/s/ Perry G. Gruman, Esquire
Perry G. Gruman, Esquire 396052
Perry G. Gruman, P.A.
3400 W. Kennedy Blvd.
Tampa, FL 33609
813-870-1614 Fax: 813-8701634
ross@grumanlaw.com

B22B (Official Form 22B) (Chapter 11) (12/10)

In re **Edmund Craig Scarborough**
Yvonne Kay Scarborough

Debtor(s)

Case Number: _____

(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A	Column B
				Debtor's Income	Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 32,602.56	\$ 4,807.68
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.					
			Debtor	Spouse		
	a.	Gross receipts	\$ 0.00	\$ 0.00		
	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00		
	c.	Business income	Subtract Line b from Line a			
			\$ 0.00	\$ 0.00		
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.					
			Debtor	Spouse		
	a.	Gross receipts	\$ 0.00	\$ 0.00		
	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00		
	c.	Rent and other real property income	Subtract Line b from Line a			
			\$ 0.00	\$ 0.00		
5	Interest, dividends, and royalties.				\$ 0.00	\$ 0.00
6	Pension and retirement income.				\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.				\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
			Debtor	Spouse		
	a.		\$	\$		
	b.		\$	\$		
			\$ 0.00	\$ 0.00		

B22B (Official Form 22B) (Chapter 11) (12/10)

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10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ 32,602.56	\$ 4,807.68
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 37,410.24	

Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>July 16, 2014</u>	Signature: <u>/s/ Edmund Craig Scarborough</u>
		Edmund Craig Scarborough
		(Debtor)
	Date: <u>July 16, 2014</u>	Signature <u>/s/ Yvonne Kay Scarborough</u>
		Yvonne Kay Scarborough
		(Joint Debtor, if any)

B22B (Official Form 22B) (Chapter 11) (12/10)

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Current Monthly Income Details for the Debtor**Debtor Income Details:**Income for the Period **01/01/2014** to **06/30/2014**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **Officer Salary**

Income by Month:

6 Months Ago:	<u>01/2014</u>	<u>\$24,807.70</u>
5 Months Ago:	<u>02/2014</u>	<u>\$19,846.16</u>
4 Months Ago:	<u>03/2014</u>	<u>\$4,961.54</u>
3 Months Ago:	<u>04/2014</u>	<u>\$0.00</u>
2 Months Ago:	<u>05/2014</u>	<u>\$0.00</u>
Last Month:	<u>06/2014</u>	<u>\$0.00</u>
Average per month:		<u>\$8,269.23</u>

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissionsSource of Income: **IBCS Fidelity Account Charges**

Income by Month:

6 Months Ago:	<u>01/2014</u>	<u>\$144,000.00</u>
5 Months Ago:	<u>02/2014</u>	<u>\$0.00</u>
4 Months Ago:	<u>03/2014</u>	<u>\$0.00</u>
3 Months Ago:	<u>04/2014</u>	<u>\$0.00</u>
2 Months Ago:	<u>05/2014</u>	<u>\$1,000.00</u>
Last Month:	<u>06/2014</u>	<u>\$1,000.00</u>
Average per month:		<u>\$24,333.33</u>

B22B (Official Form 22B) (Chapter 11) (12/10)

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Current Monthly Income Details for the Debtor's Spouse**Spouse Income Details:**Income for the Period **01/01/2014** to **06/30/2014**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **Officer Salary**

Income by Month:

6 Months Ago:	<u>01/2014</u>	<u>\$14,423.05</u>
5 Months Ago:	<u>02/2014</u>	<u>\$11,538.44</u>
4 Months Ago:	<u>03/2014</u>	<u>\$2,884.61</u>
3 Months Ago:	<u>04/2014</u>	<u>\$0.00</u>
2 Months Ago:	<u>05/2014</u>	<u>\$0.00</u>
Last Month:	<u>06/2014</u>	<u>\$0.00</u>
Average per month:		<u>\$4,807.68</u>